

United States Bankruptcy Court
Western District of Washington

In re:
Nickolas Thompson
Regina Thompson
Debtors

Case No. 11-19450-TWD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: suyingl
Form ID: b18

Page 1 of 3
Total Noticed: 23

Date Rcvd: Dec 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2011.

db/jdb
953392132 +Nickolas Thompson, Regina Thompson, 7614 NE Bothell Way #16, Kenmore, WA 98028-3527
+Affinity Plus Credit Union, Attn: Bankruptcy Department, PO Box 64569,
Saint Paul, MN 55164-0569
953392144 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO Fin, PO Box 13570, Philadelphia, PA 19101)
953392146 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO Financial, PO Box 13570, Philadelphia, PA 19101)
953392145 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: Nco Fin/55, PO Box 13570, Philadelphia, PA 19101)
953392142 +MNSCU SLSU, 1450 Energy Park D, Saint Paul, MN 55108-5274
953392147 +NCO Financial, PO Box 15636, Wilmington, DE 19850-5636
953392143 +National Credit Adjustment, PO Box 3023, Hutchinson, KS 67504-3023
953392148 +Pinnacle Credit Svc, PO Box 640, Hopkins, MN 55343-0640
953392151 +Us Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QRGBROWN.COM Dec 06 2011 03:03:00 Ronald G Brown, 999 3rd Ave Ste 2525,
Seattle, WA 98104-4032
smg
EDI: WADEPREV.COM Dec 06 2011 03:03:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
953392133 +EDI: ACCE.COM Dec 06 2011 03:03:00 Asset Acceptance LLC, Attn: Bankruptcy, PO Box 2036,
Warren, MI 48090-2036
953392134 +EDI: CAPITALONE.COM Dec 06 2011 03:03:00 Capital One, N.A., Capital One Bank (USA) N.A.,
PO Box 30285, Salt Lake City, UT 84130-0285
953392135 +EDI: CITICORP.COM Dec 06 2011 03:03:00 Citgo Oil / Citibank, Attn: Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
953392136 +EDI: CITICORP.COM Dec 06 2011 03:03:00 Citi-BP Oil, PO Box 6497,
Sioux Falls, SD 57117-6497
953392137 +EDI: CITICORP.COM Dec 06 2011 03:03:00 Citibank, Attn.: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195-0507
953392139 +EDI: IRS.COM Dec 06 2011 03:03:00 Internal Revenue Service, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
953392140 +EDI: LTDFINANCIAL.COM Dec 06 2011 03:03:00 Ltd Financial Svcs LP, 7322 Southwest Fwy Ste 1,
Houston, TX 77074-2010
953392141 +EDI: MID8.COM Dec 06 2011 03:03:00 Midland Credit Management, PO Box 939019,
San Diego, CA 92193-9019
953392149 +EDI: PHINRJMA.COM Dec 06 2011 03:03:00 RJM Acquisition LLC, 575 Underhill Blvd Ste 2,
Syosset, NY 11791-3426
953392150 +EDI: WTRRN BANK.COM Dec 06 2011 03:03:00 Target Credit Card, C/O Financial & Retail Services,
Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
953392152 +EDI: AFNIVZWIRE.COM Dec 06 2011 03:03:00 Verizon, Verizon Wireless Department/Attn: Bankru,
PO Box 3397, Bloomington, IL 61702-3397
953392153 +EDI: ZENITHACQ.COM Dec 06 2011 03:03:00 Zenith Acquisition, 220 John Glenn Dr # 1,
Amherst, NY 14228-2228

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

953392138 ###Firstmark, 2101 Wooddale Dr, Saint Paul, MN 55125-4442
953392153 ###Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2228

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

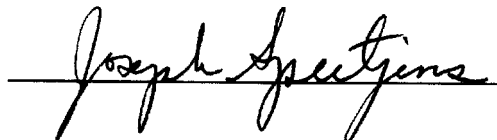
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2011 at the address(es) listed below:

Christina Latta Henry on behalf of Debtor Nickolas Thompson chenry@seattledetlaw.com,
ign@seattledetlaw.com;awong@seattledetlaw.com;jharris@seattledetlaw.com
Ronald G Brown rgblaw@nwlink.com, rgbrown@ecf.epiqsystems.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

United States Bankruptcy Court

Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 11-19450-TWD

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nickolas Thompson
7614 NE Bothell Way #16
Kenmore, WA 98028

Regina Thompson
7614 NE Bothell Way #16
Kenmore, WA 98028

Social Security/Individual Taxpayer ID No.:

xxx-xx-9253

xxx-xx-2127

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **August 9, 2011**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: December 5, 2011

Timothy W Dore
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.